

Robert Degen et al.
Application No.: 10/091,000
Page 7

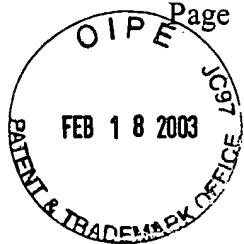
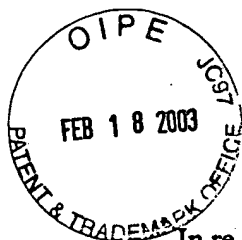


EXHIBIT B

#8/affidavit
PATENT
Lowman
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FEB 18 2003

CC: CH

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Robert Degen et al.

Application No.: 10/091,000

Filed: March 4, 2002

For: MONEY TRANSFER
EVALUATION SYSTEMS AND
METHODSAFFIDAVIT OF ROBERT DEGENTechnology Center 3600
Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

I, Robert Degen, being duly warned that willful false statements and the like are punishable by fine or imprisonment or both, under 18 U.S.C. § 1001, and may jeopardize the validity of the patent application or any patent issuing thereon, state and declare as follows:

1. All statements herein made of my own knowledge are true and statements made on information or belief are believed to be true.

2. I have been employed by Western Union, a subsidiary of the assignee of the aforementioned patent application, since 1993. Prior to my employment with Western Union, I was employed with the United States' Secret Service for twenty-two years as a special agent and as a supervisory special agent.

3. As part of my employment with Western Union, I am involved in detecting potentially unlawful activity occurring in relation to the

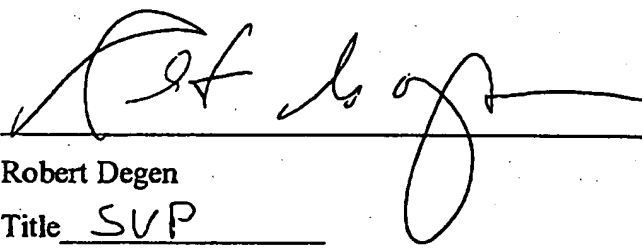
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assignee's products, and for developing systems and methods to detect and/or prevent such unlawful use. Such unlawful activity includes activity by terrorist organizations to transfer funds by way of legitimate transfer mechanisms.

4. I have read the above-identified patent application and consider the disclosure and claims provided therein to be useful in counteracting terrorism. In particular, terrorist often employ value transfer systems, such as, for example, Western Union and traditional bank transfers to provide funds destined to finance terrorist activities. This allows a terrorist group to generate funds by a local group that is sometimes located in the United States. From there, the funds are transferred to a controlling group within a terrorist organization. The controlling group can then disburse the funds to local groups responsible for carrying out the terrorism, as payment or to be used to purchase supplies and/or training.

Dated: 02/18/03

By: 
Robert Degen
Title SVP
First Data Corporation

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